

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SHANDA K. WELSH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23468

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/31/2019 and confirmed on 10/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		231,737.75
Less Refunds to Debtor	1,753.41	
TOTAL AMOUNT OF PLAN FUND		229,984.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	12,149.06	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,949.06

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PINGORA LOAN SERVICING LLC Acct: 3805	64,771.74	64,771.74	0.00	64,771.74
	PINGORA LOAN SERVICING LLC Acct: 3805	448.88	448.88	0.00	448.88
	PAAMERICAN WATER CO FCU Acct: 4597	37,048.17	37,048.17	4,983.10	42,031.27
	PAAMERICAN WATER CO FCU Acct: 4597	2,118.86	2,118.86	0.00	2,118.86
					109,370.75

Priority					
	RODNEY D SHEPHERD ESQ Acct:	0.00	0.00	0.00	0.00
	SHANDA K. WELSH Acct:	0.00	0.00	0.00	0.00
	SHANDA K. WELSH Acct:	1,185.89	1,185.89	0.00	0.00
	SHANDA K. WELSH Acct:	567.52	567.52	0.00	0.00
	LAW OFFICES OF RODNEY SHEPHERD Acct:	0.00	0.00	0.00	0.00
	RODNEY D SHEPHERD ESQ Acct:	2,800.00	2,800.00	0.00	0.00
	RONDA J WINNECOUR PA ID #30399** Acct:	0.00	0.00	0.00	0.00
	RODNEY D SHEPHERD ESQ Acct: \$/OE	1,920.29	1,920.29	0.00	1,920.29
					1,920.29

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 3656	914.11	914.11	0.00	914.11
	US DEPARTMENT OF EDUCATION Acct: 3656	179.65	179.65	0.00	179.65
	US DEPARTMENT OF EDUCATION	315.16	315.16	0.00	315.16

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3656				
	US DEPARTMENT OF EDUCATION	1,413.08	1,413.08	0.00	1,413.08
	Acct: 3656				
	AFFIRM	0.00	0.00	0.00	0.00
	Acct:				
	CITIZENS BANK NA**	5,632.56	5,632.56	0.00	5,632.56
	Acct: 7306				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,905.54	1,905.54	0.00	1,905.54
	Acct: 9994				
	DOLLAR BANK FSB**	21,589.77	21,589.77	0.00	21,589.77
	Acct: 2009				
	DUQUESNE LIGHT COMPANY(*)	260.98	260.98	0.00	260.98
	Acct: 7554				
	CITIBANK NA**	5,038.65	5,038.65	0.00	5,038.65
	Acct: 5226				
	KLARNA CREDIT	0.00	0.00	0.00	0.00
	Acct: 3328				
	PAAMERICAN WATER CO FCU	0.00	0.00	0.00	0.00
	Acct: 4574				
	PAAMERICAN WATER CO FCU	8,461.26	8,461.26	0.00	8,461.26
	Acct: 4597				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: 7443				
	PNC BANK NA	7,567.81	7,567.81	0.00	7,567.81
	Acct: 8137				
	PORTFOLIO RECOVERY ASSOCIATES LLC	8,524.27	8,524.27	0.00	8,524.27
	Acct: 4194				
	PORTFOLIO RECOVERY ASSOCIATES LLC	20,485.84	20,485.84	0.00	20,485.84
	Acct: 4972				
	PORTFOLIO RECOVERY ASSOCIATES LLC	12,840.31	12,840.31	0.00	12,840.31
	Acct: 5572				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,280.50	4,280.50	0.00	4,280.50
	Acct: 1448				
	CITIBANK NA**	4,334.75	4,334.75	0.00	4,334.75
	Acct: 9912				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6804				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BRINKS HOME SECURITY++	0.00	0.00	0.00	0.00
	Acct:				
	SPRINT CORP(*)++	0.00	0.00	0.00	0.00
	Acct:				
	XFINITY CABLE	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct:				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct:				
					103,744.24

TOTAL PAID TO CREDITORS

215,035.28

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TOTAL CLAIMED	
PRIORITY	1,920.29
SECURED	104,387.65
UNSECURED	103,744.24

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SHANDA K. WELSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23468

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Shanda K. Welsh
Debtor

Case No. 19-23468-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2025

User: auto
Form ID: pdf900

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db	+ Shanda K. Welsh, 2109 W. Sunbury Rd, Hilliards, PA 16040-1207
15116257	+ Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555
15127399	+ Dollar Bank, FSB, c/o Dollar Bank, FSB Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15116263	Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603
15116264	Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323
15116271	+ SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15116275	U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:49:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15117572	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 26 2025 01:11:47	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15116253	Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2025 00:18:00	Cenlar, P.O. Box 77404, Ewing, NJ 08628
15116254	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 26 2025 00:17:00	Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15129415	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 26 2025 00:17:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15154366	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 01:22:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15116255	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2025 00:18:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
15116256	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2025 00:18:00	Comenity Bank/Kay Jewelers, P.O. Box 182125, Columbus, OH 43218-2125
15116259	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
15155973	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15116260	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 01:22:07	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
15117571	Email/Text: customerservice.us@klarna.com	Apr 26 2025 00:17:00	Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2025

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15116262	Email/Text: paw.fcu@verizon.net	Apr 26 2025 00:18:00	PA-American Water FCU, 6050 Library Road, Bethel Park, PA 15102-4026
15116265	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2025 00:17:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15152627	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2025 00:17:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15156316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:49:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15125878	+ Email/Text: paw.fcu@verizon.net	Apr 26 2025 00:18:00	Pennsylvania-American Water Federal Credit Union, 6050 Library Rd., Bethel Park, PA 15102-4026
15155599	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2025 00:18:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15194609	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 26 2025 00:18:00	Pingora Loan Servicing, LLC, C/O Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
15151970	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2025 00:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15116266	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 01:11:53	Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275
15116644	^ MEBN	Apr 25 2025 23:57:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15116267	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:36:14	Synchrony Bank/At Home, P.O. Box 965064, Orlando, FL 32896-5064
15116268	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 01:11:49	Synchrony Bank/Carecredit, P.O. Box 965064, Orlando, FL 32896-5064
15116269	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:50:36	Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060
15116270	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:22:09	Synchrony Bank/TJX Rewards, P.O. Box 965060, Orlando, FL 32896-5060
15116272	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2025 01:22:03	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15116273	^ MEBN	Apr 25 2025 23:56:38	U.S. Department of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15116274	^ MEBN	Apr 25 2025 23:56:39	U.S. Department of Education/GLE, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15122824	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 26 2025 00:18:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pingora Loan Servicing ,LLC enote vesting-- Nation
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC unless in the state of
15116252		Affirm
15116258		Douglas Sable
15116261		Klarna

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2025

Form ID: pdf900

Total Noticed: 38

cr

*+

Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Shanda K. Welsh rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8